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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10394-pmm

John J. Smith, III Chapter 13

Carol Smith

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Mar 22, 2023 Form ID: 309I Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2023:

Recipi ID Recipient Name and Address

db/jdb + John J. Smith, III, Carol Smith, 501 Deborah Drive, Reading, PA 19608-1936

14756056 LVNV Funding LLC, c/o Resurgent Capital, Greenville, SC 29602 14756058 Select Portfolio Services, PO Box 852750, Salt Lake City, UT 84165

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: tobykmendelsohn@comcast.net	Date/Time	Recipient Name and Address
aty	·	Mar 23 2023 00:03:00	BRENNA HOPE MENDELSOHN, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
tr	Email/Text: Info@ReadingCh13.com	Mar 23 2023 00:03:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 23 2023 00:03:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 23 2023 00:03:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 23 2023 00:03:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14756055	+ EDI: CAPITALONE.COM	Mar 23 2023 04:03:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14756057	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 23 2023 00:03:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
14756059	+ EDI: WFFC2	Mar 23 2023 04:03:00	Wells Fargo Bank, N.A., PO Box 5058, MAC P6053-021, Portland, OR 97208-5058

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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Date Rcvd: Mar 22, 2023 Form ID: 309I Total Noticed: 11

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name Email Address

BRENNA HOPE MENDELSOHN

on behalf of Joint Debtor Carol Smith tobykmendelsohn@comcast.net

BRENNA HOPE MENDELSOHN

on behalf of Debtor John J. Smith III tobykmendelsohn@comcast.net

MICHAEL PATRICK FARRINGTON

on behalf of Creditor ONYX BAY TRUST mfarrington@kmllawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE FOR THE STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-NC2 c/o Select Portfolio Servicing, Inc. ckohn@hoflawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Information to ide	entify the case:	_		
Debtor 1:	John J. Smith III	Social Security number or ITIN:	xxx-xx-5651	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Carol Smith	Social Security number or ITIN:	xxx-xx-7691	
	First Name Middle Name Last Name	EIN:		
United States Bankı	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	2/10/23
Case number:	23-10394-pmm			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	John J. Smith III	Carol Smith	
2.	All other names used in the last 8 years			
3.	Address	501 Deborah Drive Reading, PA 19608	501 Deborah Drive Reading, PA 19608	
4.	Debtor's attorney Name and address	BRENNA HOPE MENDELSOHN Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610–374–8088 Email: tobykmendelsohn@comcast.net	
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779–1313 Email: ECFMail@ReadingCh13.com	
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 3/22/23	

For more information, see page 2

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Debtor John J. Smith III and Carol Smith

Official Form 309I

Case number 23-10394-pmm

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 25, 2023 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.		
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6	/24/23	
		You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4	/21/23	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8,	/9/23	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the Secured creditors retain rights in their collateral regardless of which claim submits the creditor to the jurisdiction of the bankruptcy colexample, a secured creditor who files a proof of claim may surreright to a jury trial.			paid on your claim. To ebtor filed. her they file a proof of , with consequences	b be paid, you must file a claim. Filing a proof of a lawyer can explain. For	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline:	30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 The hearing on confirmation will be held on: 6/8/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading		. The plan is enclosed.	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion United States bankru	asking the court to ptcy law if you have any	
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property https://pacer.uscou	claimed as exempt. ts.gov. If you believe	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all pay t the debt from the de ed from discharge un ne bankruptcy clerk's	ments under the plan btors personally except der 11 U.S.C. § office by the deadline. If	

page 2 Notice of Chapter 13 Bankruptcy Case